training (EEO/Sexual Harassment Training; personnel rules and regulations, and grievance procedure training). They also include apprenticeship, out-service training program administration, and employee assistance program services.

SOCIAL SECURITY DIVISION

The Social Security Division is charged with the administration of Section 218 of the Social Security Act in accordance with the State's agreement of December 3, 1951, with the U. S. Department of Health, Education and Welfare, now known as the U. S. Department of Health and Human Services. The Division serves as the State agent in all matters pertaining to social security coverage.

THE STATE ACCIDENT FUND

Commissioners

Chairperson: Paul E. Gaeng, 1986

Vice-Chairperson: Paul T. O'Malley, 1985

Secretary: Margaret A. Barnes, 1984

William E. Claridge, 1983; Richard K. Coggins, 1983; Simon F. McHugh, Jr., 1983; John Howard Burbage, 1987.

Donald W. Potter, Superintendent

8722 Loch Raven Blvd.

Baltimore 21204 Telephone: 321-3993

Originally part of the State Industrial Accident Commission, the State Accident Fund was established as a separate agency by Chapter 504, Acts of 1941 (Code 1957, Art. 101, secs. 70-84). The Fund insures those employers who are unable or elect not to obtain insurance from private carriers, and who are not self-insurers. The Fund is also the Workmen's Compensation Insurance carrier for all State employees.

The Fund is directed by seven commissioners appointed by the Secretary of Personnel with the approval of the Governor for five-year terms, with at least one term expiring each year. The Board elects its officers annually.

Through the Fund, employers carry insurance for the payment of claims that may arise from ac-

cidents and injuries to their employees as allowed under Article 101 of the Annotated Code of Maryland (Workmen's Compensation Law). All expenses of the Fund are paid out of income from premiums paid and interest on Fund investments. The State Treasury is prepaid for operating expenses of the Fund (Code 1957, Art. 101, secs. 70-71).

MARYLAND STATE EMPLOYEES DEFERRED COMPENSATION PLAN

Board of Trustees

Chairperson: Dr. H. Louis Stettler III, Secretary of Budget and Fiscal Planning

Theodore E. Thornton, Sr., Secretary of Personnel; Yovonda D. Brooks, 1983; Harold Gordon, President, Maryland Classified Employees Association, 1983; William S. Hudson, Jr., President, MSEC-AFSCME, AFL-CIO, 1983; Edwin S. Crawford, 1984; Joseph H. Langhirt, 1984.

James F. Truitt, Jr., Counsel

Leo E. Berger, Secretary

301 West Preston Street Baltimore 21201

Telephone: 383-4987

The Maryland State Employees Deferred Compensation Plan was established by Chapter 433, Acts of 1974. The Board of Trustees was created by Executive Order on August 15, 1974, and altered by Chapter 818, Acts of 1980, and Chapter 627, Acts of 1982. The Board consists of seven members appointed by the Governor. At least two members must have experience with deferred compensation plans and two must be employees of the State of Maryland. Members serve two-year terms. The Governor designates the chairperson.

The Plan develops a deferred compensation plan for State employees that meets the criteria for approval by the U.S. Internal Revenue Service. The Plan allows employees to set aside a portion of their earnings into a tax-sheltered savings and retirement program. Money invested is tax free and basically allows employees to defer present income for long-term savings to supplement retirement and other benefits (Code 1957, Art. 73B, secs. 66-70).